

UTILITY DISTRICT CREDIT UNION
 LOAN POLICY AND RATES
 EFFECTIVE 03/25/21

(Check with Credit Union for Loan Specials)

| LOAN TYPE | MAXIMUM TERMS | | | AMOUNT FINANCED | APR INTEREST RATE |
|--|--|-----------------|--------|--|--|
| | | | | | Base Rate |
| Unsecured | | | | | |
| Signature | 6 to 36 months | | | \$100 to \$5,000 | 8.99% |
| Signature | 48 months | | | \$100 to \$5,000 | 9.99% |
| *Line of Credit "Cash Flow" | Open-end | | | \$500 to \$10,000 | 9.99% |
| | | | | | |
| Share Secured | 120 months | | | 90% of unencumbered shares | 4.50% |
| | | | | | |
| Automobile (All auto loans include tax, license and serviced policies; not to exceed Blue Book value) | | | | | |
| New Auto | 84 months | | | 100% financing of purchase price | 4.25% |
| | 72 months | | | 100% financing of purchase price | 3.99% |
| | 60 months | | | 100% financing of purchase price | 3.25% |
| | 48 months | | | 100% financing of purchase price | 2.49% |
| | 36 months | | | 100% financing of purchase price | 2.25% |
| Used Auto | 72 months | | | 125% of high Blue Book or sales price, whichever is less | 4.25% |
| | 60 months | | | 125% of high Blue Book or sales price, whichever is less | 3.50% |
| | 48 months | | | 125% of high Blue Book or sales price, whichever is less | 2.75% |
| | 36 months | | | 125% of high Blue Book or sales price, whichever is less | 2.49% |
| | Available on cars up to 3 years out of the Blue Book | Up to 36 months | | | 125% of high Blue Book or sales price, whichever is less |
| Recreational Vehicles (RV) | | | | | |
| New RV | 120 months | | | 100% of sales price | 7.75% |
| Used RV | 72 months | | | 80% of high Blue Book or sales price, whichever is less | 8.50% |
| Motorcycle (New) | 36 months | | | 90% of purchase price | 9.50% |
| | | | | | |
| First Trust Deed | 15 YRS | 20 YRS | 25 YRS | \$5,000 to \$400,000 (80% of appraised value) | Contact UDCU for rates |
| Second Trust Deed | 15 YRS | 20 YRS | 25 YRS | \$5,000 to \$200,000 (80% of appraised value minus 1 st) | Contact UDCU for rates |

*Line of Credit (LOC) loan requires a FICO score of 680 and above.

No pre-payment penalty on any UDCU loan. All unsecured and auto loans are subject to a non-refundable refinance fee. All loans are subject to a \$25.00 cancellation fee.

The UDCU Board of Directors reserves the right to change the rates or policies at any time. Check with the Credit Union for loan specials.